

Fred Meyer Jewelers, Inc.

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FRED MEYER JEWELERS OFFERS NON-PRIME, GENESIS CREDIT FINANCING

Portland, Oregon (November 6, 2012): Fred Meyer Jewelers, Inc. a division of The Kroger Co. (NYSE: KR) selected Genesis Financial Solutions, Inc. to offer the Gold Preferred Account to customers with non-prime credit.

“Customer service is paramount when it comes to jewelry,” states Peter Engel, President of Fred Meyer Jewelers, and “Now at Fred Meyer Jewelers, that service includes affordable financing options for customers with non-prime credit scores. Our partnership with Genesis will allow us to help more customers turn life’s occasions into celebrations with a timeless gift of fine jewelry.”

Fred Meyer Jeweler is the nation’s third largest fine jewelry retailer, with stores located in malls, Fred Meyer stores and select Kroger Marketplace locations. The Gold Preferred Account is already being offered in all Fred Meyer Jewelers stores, with product terms similar to their primary private label credit card, including deferred interest pricing.

About Genesis Financial Solutions, Inc. (genesis-fs.com): *Genesis Financial Solutions, Inc. provides access to financing to consumers with non-prime credit through partnerships with retailers, healthcare organizations and educational institutions who want to serve more customers and increase sales. With over 10 years of acquiring, originating, and servicing consumer credit, Genesis Financial Solutions has earned a strong reputation among consumers and partners by offering attractive terms, innovative technology, and exceptional customer service.*

About Fred Meyer Jewelers

Founded in 1973, Fred Meyer Jewelers is the nation’s third-largest fine jewelry retailer operating nearly 400 jewelry stores in 32 states under the Fred Meyer Jewelers and Littman Jewelers brand names. The stores carry a broad assortment of bridal, anniversary and fashion fine jewelry and brand-name watches. Fred Meyer Jewelers, Inc. is a wholly owned subsidiary of The Kroger Co. (NYSE:KR), one of the nation’s largest grocery retailers. For more information on Fred Meyer Jewelers, visit FredMeyerJewelers.com, [Facebook.com/fredmeyerjeweler](https://www.facebook.com/fredmeyerjeweler) or follow them at [Twitter.com/fmjeweler](https://twitter.com/fmjeweler).